



Research Article

Factors affecting crop insurance adoption decisions by farmers in Tamil Nadu

■ V. KARTHICK AND K. MANI

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SUMMARY : In India agriculture is affected by natural calamities and man-made disaster. It prevents the farmers from crop cultivation. Hence, there is need to protecting the farming community through appropriate measures. One such measure is crop insurance. The present study assessed the determinants of crop insurance purchase decisions by the farmers. Age of the farmer, access to credit and education of the farmer were the important determinant of crop insurance. Lack of crop diversification and fear among the farmers about sure of income loss were the other factor responsible for adoption of crop insurance.

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Author for correspondence :

V. KARTHICK

Department of Agricultural
Economics, Tamil Nadu
Agricultural University,
COIMBATORE (T.N.) INDIA
Email: karthickecon@
gmail.com

See end of the article for
authors' affiliations